

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 34. (Currently amended) A method for ~~presenting billing information via a network,~~
comprising[{}];

transmitting, via a network, a bill including ~~a location identifier of an agreement between~~
~~a payer and a biller~~ an indicator to access terms and conditions to a payer;

receiving, via the network, a request from the payer for the agreement terms and
conditions via activation of the indicator; and

transmitting to the payer, via the network, the agreement terms and conditions in response
to the received request.

Claim 35. (Canceled)

Claim 36. (Currently amended) The method of claim 34, wherein the ~~location identifier of~~
~~the agreement is~~ indicator to access terms and conditions comprises a link, ~~and further~~
~~comprising:~~

~~activating the link to transmit the request for the agreement.~~

Claim 37. (Currently amended) The method of claim 34, wherein the bill ~~[[is]]~~ comprises
one of a summary bill or a detailed bill.

Claim 38. (Currently amended) The method of claim 34, wherein the bill is transmitted by a
first network station and the ~~agreement is~~ terms and conditions are transmitted by a second
network station different than the first network station.

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Claim 39. (Currently amended) ~~A system for presenting billing information via a network, comprising: a first network station configured to transmit a network station, wherein the network station transmits, via a network, a bill including a location identifier of an agreement between a payer and a biller an indicator to access terms and conditions to a payer; and a second network station configured to receive the transmitted bill, to transmit , receives a request from the payer for the agreement terms and conditions via activation of the indicator, and, and to receive transmits to the payer the requested agreement terms and conditions via the network.~~

Claim 40. (Canceled)

Claim 41. (Currently amended) The system of claim 39, wherein:
the location identifier of the agreement is indicator to access terms and conditions comprises a link; and
the second network station is further configured to activate the link to transmit the request for the agreement.

Claim 42. (Canceled)

Claim 43. (Currently amended) The system of claim 39, wherein the bill [[is]] comprises one of a summary bill or a detailed bill.

Claim 44. (Canceled)

Claim 45. (Currently amended) ~~An article of manufacture for presenting billing information via a network~~ A system, comprising:
a computer readable medium; and
computer programming stored on the medium;

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wherein the stored computer programming is configured to be readable from the computer-readable medium by a computer to thereby cause the computer to operate so as to:

~~a first network station that transmits~~ transmit, via a network, a bill including a location identifier of an agreement between a payer and a biller an indicator to access terms and conditions to a payer; and

a second network station that receives receive, via the network, a request from the payer for the agreement terms and conditions via activation of the indicator; ~~and transmit and transmits to the payer,~~ via the network, the requested agreement terms and conditions.

Claim 46. (Canceled)

Claim 47. (Currently amended) The ~~article of manufacture~~ system of claim 45, wherein the ~~location identifier of the agreement is~~ indicator to access terms and conditions comprises a link.

Claim 48. (Currently amended) The ~~article of manufacture~~ system of claim 45, wherein the bill ~~[[is]]~~ comprises one of a summary bill or a detailed bill.

Claim 49. (New) The system of claim 34, wherein the bill is transmitted by a first network station and the request from the payer for the terms and conditions is received by a second network station different than the first network station.

Claim 50. (New) The system of claim 38, wherein the first network station comprises a centralized bill processing system and the second network station comprises a biller network station.

Claim 51. (New) The system of claim 45, wherein the first network station comprises a centralized bill processing system.

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Claim 52. (New) The system of claim 45, wherein the second network station comprises a biller network station.

Claim 53. (New) The system of claim 45, wherein the first network station and the second network station comprise the same network station.